



P.I.B.

PERSONAL
INTEGRATED
BANKING

20030404-040303

Requested Patent Revision 3/29/02 10:30 AM
See attached documents.

VALUE ENGINEERING CO.

RUSSELL HUFFMAN

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NOTE: FORMATS DEMONSTRATE SYSTEM ROOT'S, subject to revision as req..

Summary

P.I.B.(Personal Integrated Banking) is a data process/system designed to integrate all individual customer banking functions into a paperless, on line seamless array of customer accessible documents 24 hours a day. All accounts are encrypted within each banks individual security systems.

Until such time as P.I.B. becomes a standard for banking; variety and individuality of data processing, software and in some cases hardware for P.I.B will require P.I.B.to be custom fit to each banks requirements.

P.I.B. integrates into a seamless, paperless on line presentation available via direct internal or linked via out source on line banking computer systems.

All customer banking activities culminate in very near real time visual data presentation of all checking, credit card, bank charges, loan, savings, credits, debits, balances and deposits presented in multiple individual seamless visual documents.

For ease of account reconciliation; deposits and expenses are shown as continuous running totals. Credits,less debits are shown as a running balance. Each income and budget key category is shown as budget minus expense equals an over or under & balance.

P.I.B. fixed predesignated key codes with variable categories enable customers to change or enter new categories for all debit and credit activities. Repetitive or individual transactions may be pre-encoded to a particular category, i.e., automatic credits or debits.

P.I.B. integrates all individual customer transaction data culminating in a complete general budget statement. Not every customers categories will be the same. Complete, continuous budget tracking becomes available on a 24 hour basis as well as monthly and yearly reporting. All data presented thru transactions, i.e., checks, deposits, payments etc. become selectable and printable by each customer.

Customers can review individual Key codes and monthly expenses entered into each key code. All bank generated debit and credit data are read only and cannot be changed by customers, only budget income and categories are variable and subject to customer change.

PROPOSED

P.I.B. CHECK BOOK KEY CARD

<u>INCOME</u>		<u>EXPENSES</u>		
1.INTEREST	11.ACCOUNTING	27.GAS CO	43.PERS. HYG.	59.
2.DIVIDENDS	12.AUTO MAINT.	28.GIFTS	44 POWER	60.
3.EMPLOY	13.AUTO FUEL	29.GYM EXP.	45. RECREATION	61.
4 SS 1	14.AUTO R&L	30.HEATH INS	46.RE TAXES	62.
5 SS2	15.CABLETV	31.HM. IMPS	47.TELEPHONE	63.
6.STK. SALES	16.CAL XX TAX	32.HM. MAIN	48.TRASH	64.
7.PENSIONS	17.CALXX EST TX	33.HM. CLEAN	49.TRAVEL	65.
8.CASH IN	18.CLOTHING	34.HOME INS	50.VACATIONS	66.
9.OTHER	19.ENTERTAIN	35.HOSPITAL	51.VETERINARY	67.
10.Save Acc	20.DONATIONS	36.INTEREST	52.VITAMINS	68.
	21.DRY CLEAN	37.LIFE INS	53.INTER NET	69.
	22.FED XX TAX	38.MEDICARE	54. MISC.	70.
	23.FED EST TAX	39.MEDICATIONS	55.Hm Mo In	71.
	24.FOOD	40.OFFICE	56.Auto In	72.
	25.GAS CO	41.PETTY CASH	57.Hm Eq In	73.
	26.GARDENING	42.PERS. PROP	58. Doctors	

THIS CK. BOOK KEY CARD IS THE INTEGRAL PORTION OF THE P.I.B. SYSTEM. IT ENABLES CUSTOMERS TO KEY INCOME AND EXPENSE ENTRIES TO THEIR PERSONAL BUDGETS FROM THEIR INDIVIDUAL CHEQUE BOOKS, CREDIT CARD, ATM DEPOSITS OR WITHDRAWALS. ALL BANK GENERATED ENTRIES ARE READ ONLY TRANSACTION RECORDS. AND CAN NOT BE CHANGED BY THE CUSTOMER.

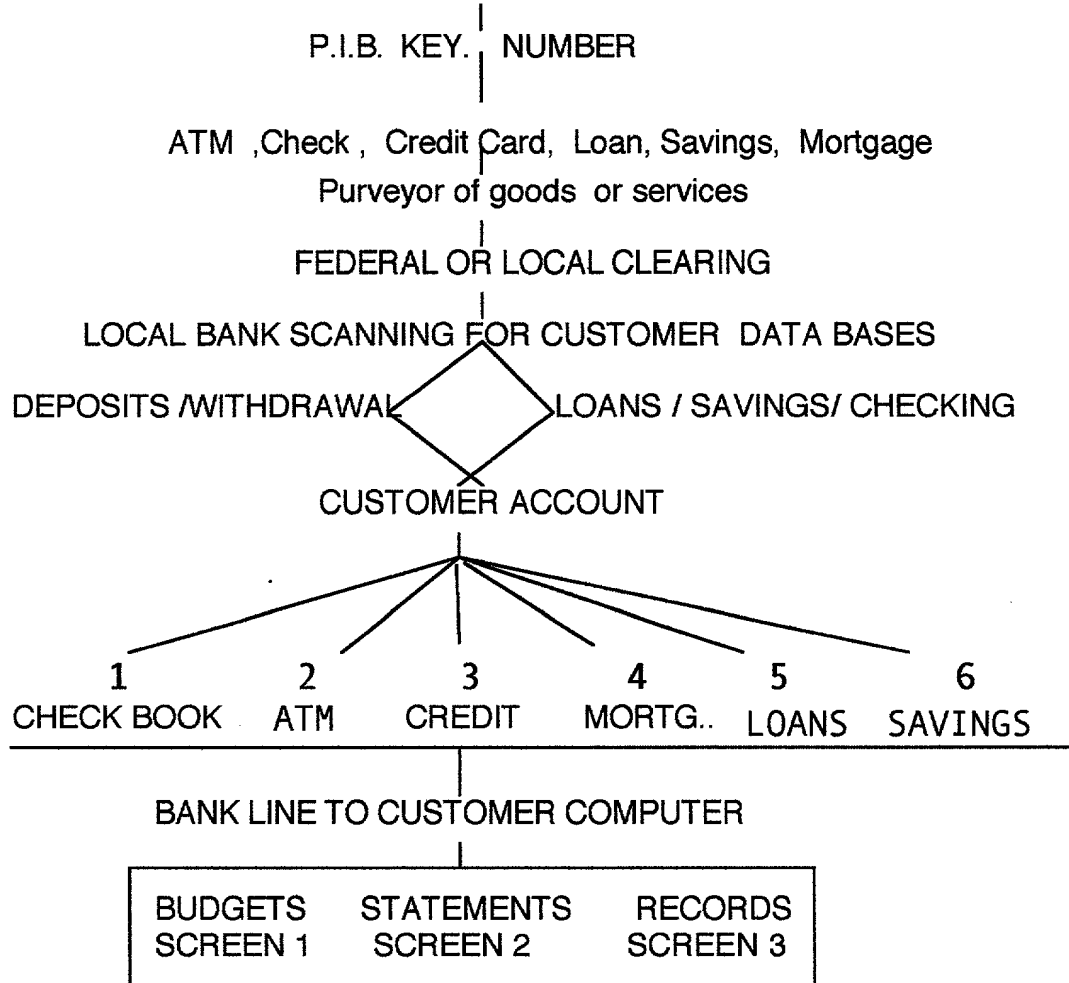
RESOURCE CATEGORIES OF THE KEY CARD MAY BE ADDED TO OR CHANGED TO SATISFY CUSTOMER NEEDS. VIEWING SCREENS ARE SEAMLESS. DESIGNATED INTEGERS OF THE KEY CARD. ONCE THE INTEGERS ARE USED UP, NO FURTHER ADDITIONS ARE POSSIBLE. IT IS ENVISIONED THAT 100 KEY CODES WOULD BE POSSIBLE .

THE FORMAT SHOWN IS SUGGESTED TO BE AN INTEGRAL SHEET IN EACH PERSONAL CHECK RECORD BOOK. HAVING THE KEY CARD IN ONES CHECK BOOK ALLOWS READY REFERENCE. A WALLET SIZE WOULD BE A HANDY REFERENCE FOR CREDIT CARD PURCHASES.

P.I.B. SYSTEM FLOW CHART
DESCRIPTION

THE P.I.B. SYSTEM FLOW CHART SHOWN ON page 4
REPRESENTS THE FLOW PATH OF CUSTOMER ENTERED KEY INTEGERS
ASSOCIATED WITH EACH TRANSACTION. EXTRAPOLATED AND REFINED
IN SOME TRANSACTIONS; ADDITIONAL BANK GENERATED DATA IS ALSO
TRANSFERRED TO DESIGNATED SCREENS / PAGES AND VIEWED ON
CUSTOMERS VIEW ABLE COMPUTER SCREENS.

P.I.B. FLOW CHART



EACH NEW YEAR OR OPTIONAL CUSTOMER TIMING; CUSTOMERS ENTER EXPECTED BUDGET INCOME AND EXPENSES IN PROPER CORESPONDING KEY P.I.B.CATEGORIES. SCREEN 1,(BUDGET REPORT),UTILIZES P.I.B. REFERENCE CARD INTEGERS FOR PROPER BUDGET OR EXPENSE ALLOCATIONS.SCREEN 2,(BANK STATEMENT) PRESENTS REALTIME BANK ESTABLISHED DATA WITH RUNNING BALANCES AND OTHER PERTINENT DATA FOR; CHECKS,CREDIT CHARGES,MORTGAGES AND LOAN BALANCES ETC.; SCREEN 3,(RECORDS) ARE DERIVED FROM DATA NORMALLY USED TO GENERATE AND MAIL PAPER STATEMENTS. ALL BANK ENTRIES TO EACH SCREEN ARE READ ONLY.

ANY BANK.....U.S.A. or international, P.I.B. system.
 CUSTOMER NAME/ ADDRESS. ACCOUNT # XXXXXXXXXX
 Year 2001 ytd or month { 11 } AS OF 11/31/01

Screen # 1

Key
1-54
P.I.B. BUDGET BANKING REPORT

<u>INCOME</u>	<u>AMOUNT</u>	<u>Date</u>	<u>Ref # or Quan</u>	<u>Amount</u>	<u>Description</u>
1.INTEREST	500.00	08/01/01	1	500.00	FIRST CLEARING CREDIT
2.DIVIDEND	2500.00	08/01/01	3	2500.00	SEE SCREEN #2
3. SS1	950.00	10/31/01	1	950.00	US TREAS 310 SOC SEC
4. SS2					
5.STK SALES	3000.00	11/01/01	1	3000.00	VECO
6.PENSIONS					
7.CASH IN					
8.EMPLOYMENT	500.00	10/29/01	1	500.00	AMBERCO
9.CK DEPOSITS					
10.SAVINGS	459.00	11/31/01	3	459.00	SEE SCREEN #2

TOTAL \$7909.00

<u>EXPENSES</u>	<u>Budget</u>	<u>Date</u>	<u># of Transactions</u>	<u>AMOUNT</u>	<u>\$ OVER</u>	<u>\$ UNDER</u>
11.ACCOUNTING						
12.AUTO MAINT						
13.AUTO FUEL						
14.AUTO R&L						
15.CABLE TV						
16.CAL XX TAX						
17.CALXX EST TX						
18.CLOTHING	500.00	10/25/01	1	250.00		250.00
19.ENTERTAIN						
20.DOCTORS						
21.DONATIONS	200.00	09/15/01	1	200.00		
22.DRY CLEAN	250.00	08/15/01	1	500.00	250.00	
23.FED XX TAX						
24.FEDEST TAX						
25.FOOD	250.00	See key 25	2	100.00		150.00
26.GAS CO						
27.GARDENNG						
28.GIFTS	300.00	11/31/01	1	200.00		100.00
29.GYM EXP						
30.HEATH INS						
31.HM IMPS						
32.HM MAIN						
33.HM CLEAN						
34.HOME INS						
35.HOSPITAL	100.00	12/26/01	1	100	0	0
36.INTEREST						
37.LIFE INS						
39.MEDICARE						
39.MEDICATIONS						
40.OFFICE	400.00	07/13/01	1	94.14		305.86
41.PETTY CASH						
42.PERS PROP						
43.PERS HY						
44.POWER						
45.RECREATION						
46.RE TAXES						

5 cont

2001-11-30 14:50:02

5-1 cont

<u>EXPENSES</u>	<u>Budget</u>	<u>Date</u>	<u># of Transactions</u>	<u>Amount</u>	<u>\$ OVER</u>	<u>\$ UNDER</u>
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47. TELEPHONE

48. TRASH

49. TRAVEL

50. VACATIONS

51. VETERINARY

52. VITAMINS	400.00	06/15/0	1	4.00	396.00
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53. INTERNET	287.00	See Key 53	11	262.90	24.10
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54. MISC.

TOTALS

INCOME	\$7,909.00
BUDGET EXPENSES	(<u>\$2,687.00</u>)
INCOME BALANCE	\$5,322.00
EXPENSES TO DATE	(<u>\$1,711.04</u>)
INCOME BALANCE	<u>\$3,610.96</u>
BUDGET BALANCE	<u>\$ 975.96</u>

UNDERBUDGET	\$ <u>1,225.96</u>
OVERBUDGET	\$ (<u>250.00</u>)
Total	\$ 975.96

5-1 end

2008-04-04 14:50:00

Key Transactions Tally Sheet Year 2001

2000-04-04 14:04:04

	<u>Budget</u>	<u>Month</u>	<u>Amt.</u>	<u>Total</u>
Key#				
25	250.00	NOV 13	65.25	65.25
		NOV 13	34.75	100.00
Key #				
28	300.00	Nov 31	200.00	200.00
Key #				
40	400.00	NOV 13	94.14	94.14
Key #				
53	23.90	Jan 5	23.90	23.90
	23.90	Feb 5	23.90	47.80
	23.90	Mar 5	23.90	71.70
	23.90	Apr 5	23.90	95.60
	23.80	May 5	23.90	119.50
	23.90	Jun 5	23.90	143.40
	23.90	Jul 5	23.90	167.30
	23.90	Aug 5	23.90	191.20
	23.90	Sep 5	23.90	215.10
	23.90	Oct 5	23.90	239.00
	23.90	Nov 5	23.90	262.90

ANY BANK.....U.S.A. or international P.I.B. screen#2
 CUSTOMER NAME/ ADDRESS. ACCOUNT #
 XXXXXXXXXXXX

STATEMENT

Funds (CREDITS): Received FROM 01/31/01--TO
 11/31/01

Balance carry fwd. from 01/31/00 X= XXXXXXXXX

KEY	Date	Ref #	Amount	Credits	Description/ notes	TOTAL\$
1. Interest	08/01/01		500.00		XYZ Stock	X+500
2. Dividends	08/01/01		500.00		KHI Income fund	1,000
	08/15/01		1000.00		XYZ Corp.	2,000
	10/19/01		1000.00		XXX Corp.	3,000
8. Employment	10/29/01		500.00		J. Mfg.	3,500
3. SSI	10/31/01		950.00		USTREASURY	4,450
5. Stk. Sales	11/01/01		3000.00		VECO	7,450
10. Savings	11/31/01		250.00		Extra work	7,700
	10/15/01		150.00		Extra work	7,850
	11/31/01		59.00		Extra work	7,909
Misc. Deposits						

Previous Credit total 10/31/01= \$ 4,450.00

Total credits on 11/31/0 = \$ 7,909.00

Last date shown are your TOTALCREDITS

NOTE: KEY #2 & #10 Demonstrates multiple deposits. NOTE: Misc. deposits KEY #9. are not income.

10-54

Expenses (DEBITS) :

KEY	Cheques	\$Amount	Transaction No.	Date	TOTAL
22	231	500.00	1	08/15/01	500
23	232	200.00	1	09/15/01	700
18	233	250.00	2	key 25	950
35	ATM	100.00	XXXXXXXXXX	11/26/01	1,050
25	Debit	100.00	XXXXXXXXXX	11/13/01	1,150
28	Sav	200.00	1	11/31/01	1,350
40	234	94.14	1	11/13/01	1,444.14
52	235	4.00	1	11/15/01	1,448.14
53	Debit	262.90	11	key 53	1,711.04

Add any credits, minus any debits not shown to arrive at Near Real Time
 Balance.] \$ current balance, [+credits-debits] = Near Real Time
 Balance\$ _____

Savings Account No. xxxxxxxxxxxxxx on date shown.

<u>Deposits.</u>	<u>Withdrawals</u>	<u>Date</u>	<u>Balance</u>
<u>KEY</u>	<u>KEY</u>		
10 250.00		09/09/01	250.00
10 150.00		10/15/01	400.00
10 059.00	28 200.00	11/31/01	259.00

208040"445000F

ANY BANK.....U.S.A. or international P.I.B. system screen
 CUSTOMER ACCOUNT # XXXXXXXXXXXX
 Credit Charges Received FROM 01/31/00--TO 11/31/01
 Balance carry fwd from 01/31/00 X= XXXXXXXXX
 NOTE : NOT ALL CREDIT CHARGES ARE SHOWN ON SCREEN #1

KEY

25.
40.
25.
53...

TELEPHONE NO.

PAGE 1 OF 3

ACCOUNT NUMBER	CREDIT LINE	UNUSED CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
	10000	7981	32	08/13/01	09/07/01	41.00

DATE	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION OR CREDIT	AMOUNT
0713 0715	704838262979ED7ZE	WAL MART ARROYO GRANDE CA	53.42
0713 0716	7041019635F56QY8S	OFFICE MAX 00007930 ARROYO GRANDE CA	94.14
0713 0716	9241019636D55QEKH	SAFeway STORE00007476 REDWOOD CITY CA	4.00
0717 0718	78432866600QXJKS	ADLXONLINE SERVICE 070 800-679-9444 VA	23.90
0717 0719	714101967FD4FBHDX	TRADER JOE'S #000015M2 ARROYO GRANDE CA	47.57
0718 0720	70410196840GP3QDE	RED LOBSTER US00007187 SANTA MARIA CA	60.89
0718 0720	7045078683DWMN8N9	BLACKLAKE GOLF 115 PS NIPOMO CA	64.00
0718 0720	70541866803RGNR0A	HOUSE 2 HOME #1630 SANTA MARIA CA	45.09
0718 0720	70541866809FEQ7A5	HOME DEPOT #6638 SANTA MARIA CA	21.82
0720 0722	70483826997DVTYV1	WAL MART ARROYO GRANDE CA	49.31
0720 0723	70410196A5F56QYE6	OFFICE MAX 00007930 ARROYO GRANDE CA	36.37
0722 0723	70483826B97FDP7E6	WAL MART ARROYO GRANDE CA	95.03
0720 0723	23486806BB018XEXQ	EXXONMOBIL34 07918204 ARROYO G CA	25.10
0723 0724	70483826Q97FVPTQN	WAL MART ARROYO GRANDE CA	91.92
0725 0727	70411496F03RW7JMQ	ORCHARD SUPPLY #670 PISMO BCH CA	105.90
0726 0727	80430526GWGTBKX8J	CAJUN POWER SAUCE ABBEVILLE LA	31.00
0728 0730	92410196J6DSSH13V	SAFeway STORE00007476 REDWOOD CITY CA	5.42
0730 0731	70483826K97LAHN8P	WAL MART ARROYO GRANDE CA	25.94
0731 0731	80120756LFXEPRHSP	SPYGLASS RESTAURANT SHELL BEACH CA	43.51

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES AND CASH ADVANCES	DEBIT ADJUSTMENTS	FINANCE CHARGE	NEW BALANCE

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

Send Inquiries To:

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	TOTAL FINANCE CHARGES	ANNUAL PERCENTAGE RATE
ADVANCES					
PURCHASES					

TO AVOID ADDITIONAL PERIODIC FINANCE CHARGES ON NEW BALANCE, PAYMENT OF NEW BALANCE IN FULL MUST BE RECEIVED BY PAYMENT DUE DATE.

ROC

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

P.I.B. Check format

John Doe
Anywhere USA

PA-2161/1232
2000123111

6892

3

100

Dollars

Your bank

*

XXXXXXXXXXXXXX

KEY

- Location for Key No is optional

Automated Banking Services

ATM

DATE TIME MACH
11/26/01 10:10 041

CARD NUMBER
XXXXXXXXXXXXXXXXXX

CODE NBR AMOUNT

BUSINESS DATE: **11/26/01**
CHECKING W/D

KEY # 35

\$100.00

CHK BAL \$ 6,300.00

Your

BANK

Locally yours :

CREDIT CARD SIGNATURE AND KEY LOCATION

(800)

SERVER:
CHECK #A2156
DATE: 08-28-01
TABLE:
TIME: 08:05PM

MERCHANT # 002408790776

CARDMEMBER XXXXXXXX
MC : XXXXXXXXXXXXXXXX
EXP: 05/03
AUTH #

SEQUENCE # 000000092

PURCHASES \$ 31.50
TIP \$ 5.00
TOTAL \$ 36.50

SIGNATURE



KEY

[I AGREE TO COMPLY WITH THE
CARDHOLDER AGREEMENT]

1ST COPY. MERCHANT - 2ND CUSTOMER

FUEL RECEIPT

MOBIL
911 MORRO BAY BLVD
MORRO BAY CA 93442
DLR# 9615855
MORROBAY MOBIL
MORRO BA CA
08/22/01 11:14 Cx
ACCT#
XXXXXXXXXXXXX
INV# 1AC6718
AUTH# 822461
PUMP# 1
UNLEADED 15.8350
SELF
PRICE/GAL \$1.531
FUEL TOTAL \$23.14
TOTAL \$23.14
THANKYOU FOR
SHOPPING MOBIL
PLEASE COME AGAIN!
-THANK YOU-

ALL FUEL RECEIPTS UNCODED,
UNSIGNED AS THE EXAMPLE, ARE
AUTOMATICLY KEYED TO 13 FUEL

Withdrawal/Savings Format

YOUR BANK

SAVINGS WITHDRAWAL

NAME	<i>Subject to the rules and regulations governing your savings account</i>		
ACCOUNT NUMBER	DATE		
		AMOUNT WITHDRAWN	
		DOLLARS	\$
Please enter written dollar amount on line and dollar figures in box.			
SIGNATURE OF OWNER			

KEY

YOUR BANK

SAVINGS DEPOSIT

		TAX YEAR	
ACCOUNT NUMBER	CASH	Currency	
		Coin	
DATE	List checks singly		
Sign above for less cash in teller's presence	TOTAL		
<i>Subject to the rules and regulations governing your savings account</i>	LESS CASH RECEIVED		
	NET DEPOSIT		

KEY